

Peru's Social Policy Response to Covid-19: Jeopardizing Old-Age Security

Olivera, Javier

Veröffentlichungsversion / Published Version
Arbeitspapier / working paper

Empfohlene Zitierung / Suggested Citation:

Olivera, J. (2021). *Peru's Social Policy Response to Covid-19: Jeopardizing Old-Age Security*. (CRC 1342 Covid-19 Social Policy Response Series, 11). Bremen: Universität Bremen, SFB 1342 Globale Entwicklungsdynamiken von Sozialpolitik / CRC 1342 Global Dynamics of Social Policy. <https://nbn-resolving.org/urn:nbn:de:0168-ssoar-71854-7>

Nutzungsbedingungen:

Dieser Text wird unter einer CC BY-NC-ND Lizenz (Namensnennung-Nicht-kommerziell-Keine Bearbeitung) zur Verfügung gestellt. Nähere Auskünfte zu den CC-Lizenzen finden Sie hier:
<https://creativecommons.org/licenses/by-nc-nd/3.0/deed.de>

Terms of use:

This document is made available under a CC BY-NC-ND Licence (Attribution-Non Commercial-NoDerivatives). For more information see:
<https://creativecommons.org/licenses/by-nc-nd/3.0>

CRC 1342 / No. 11

Covid-19

Social Policy Response Series

Javier Olivera

Peru's Social Policy Response to Covid-19: Jeopardizing Old-Age Security



Global Dynamics
of Social Policy CRC 1342



Deutsche
Forschungsgemeinschaft

Javier Olivera

Peru's Social Policy Response to Covid-19: Jeopardizing Old-Age Security

CRC 1342 Covid-19 Social Policy Response Series, 11

Bremen: CRC 1342, 2021



SFB 1342 Globale Entwicklungsdynamiken von Sozialpolitik /
CRC 1342 Global Dynamics of Social Policy

Postadresse / Postal Address:
Postfach 33 04 40, D - 28334 Bremen

Website:
<https://www.socialpolicydynamics.de>

[ISSN 2702-6744]

Funded by the Deutsche Forschungsgemeinschaft
(DFG, German Research Foundation)
Projektnummer 374666841 – SFB 1342

Javier Olivera

Peru's Social Policy
Response to Covid-19:
Jeopardizing
Old-Age Security

CRC 1342
Covid-19 Social Policy Response Series
No. 11

CONTENT

ABSTRACT	3
INTRODUCTION	3
EXACERBATED INEQUALITIES	5
THE GOVERNMENT'S SOCIAL POLICY RESPONSE	7
<i>Bono Yo me quedo en casa</i>	8
<i>Bono Independiente</i>	8
Food baskets	8
Payroll subsidies	8
Unpaid leave allowance	8
<i>Bono Rural</i>	9
<i>Bono Familiar Universal</i>	9
<i>Bono Familiar Universal II</i>	9
<i>Bono Electricidad</i>	9
Interventions by the Minister of Inclusion and Social Development (MIDIS)	9
DRAINING SOCIAL SECURITY RESOURCES	9
CONCLUSION	10
REFERENCES	11
APPENDIX 1: SOCIAL POLICY DEVELOPMENTS IN RESPONSE TO COVID-19 BY POLICY AREA (PERU, JANUARY–SEPTEMBER 2020)	12
APPENDIX 2: SOCIAL POLICY LEGISLATION IN RESPONSE TO COVID-19 (PERU, JANUARY–SEPTEMBER 2020)	13

PERU'S SOCIAL POLICY RESPONSE TO COVID-19: JEOPARDIZING OLD-AGE SECURITY

Javier Olivera*

ABSTRACT

Peru has one of the highest number of deaths proportional to its population and a severely hit economy, even though it was one of the first countries to implement strict social distancing measures and an ambitious plan for fiscal stimulus and economic relief for households. The response of the state was mostly based on (i) various cash transfers for the most vulnerable; (ii) policies to activate the economy such as a program to guarantee loans to firms; and (iii) allowing withdrawals from individual pension pots. Unfortunately, a combination of low financial inclusion, deficiencies in registers and structural limitations compromised the effectiveness of the social transfers, reaching recipients late or never. Furthermore, depleting pension funds may ease liquidity concerns in the short run, but the negative consequences on securing a pension for the future are immense. Worse, individuals who are not experiencing hardship can also make these withdrawals. Other countries, like Chile, have followed, paving the way for a dangerous trend that can jeopardize old-age security.

INTRODUCTION

With 1,027 confirmed Covid-19 cumulative deaths per million people, Peru is the country most heavily hit by the pandemic (as of 24 October, Peru has 874,118 confirmed Covid-19 cases and 33,875 confirmed deaths). However, Peru was one of the first countries in Latin America to implement strict social distancing measures, including stringent nationwide lockdowns, closures of schools and higher education institutions, shutdowns of business, and curfews. The measures somewhat delayed the spread of the virus and fatalities at the beginning of the pandemic, but the collapse of an underfunded and low-coverage public healthcare system was imminent, even with this delay (Vázquez-Rowe and Gandolfi 2020). Lack of preparation, inadequate medical infrastructure such as a low number of advanced-level hospitals and functioning intensive care units, were some of the main limitations to containing the impending advance of the virus. This is not a surprise since Peru's investment in public healthcare is very low, even after years of sustained economic growth.¹

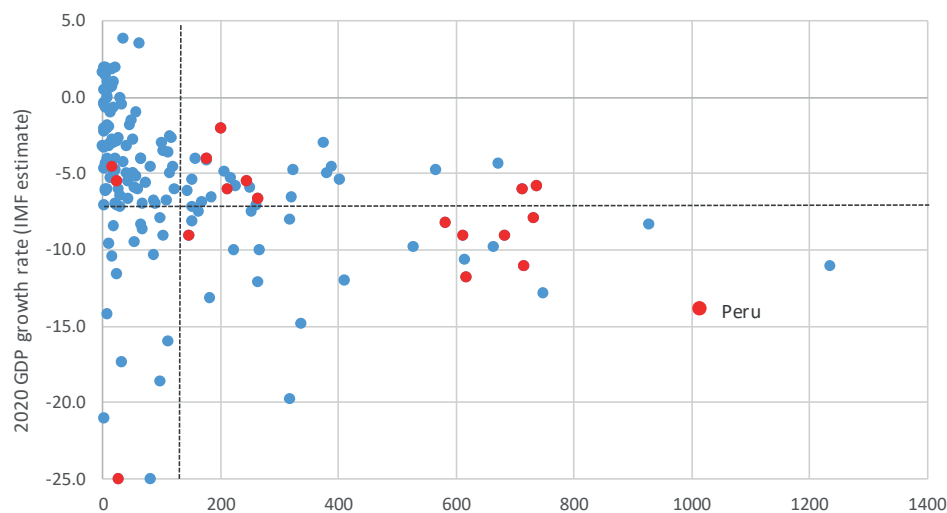
After years of sustained economic growth, Peru managed to accumulate significant savings and to improve its macroeconomic and fiscal stability figures. However, the country did not invest enough (at least not as much as other Latin American countries (ECLAC 2019)) on health, education, pensions and other social expenditures. Macroeconomic stability is key to accessing the international borrowing market and to attracting investment flows, but in the case of Peru, this seems to have been the only goal during the last two decades. Social investment was low, meaning a perpetuation of structural inequalities and inequality of opportunities (Roemer 1998) through low quality public education and an underfunded health system. Fortunately, the strong fiscal position at the beginning of the pandemic allowed for setting up an ambitious plan for fiscal stimulus, one of the strongest observed in Latin America (about 4% of GDP, according to comparative figures computed by World Bank 2020a), and mostly directed to support vulnerable households via ad hoc social assistance policies.

1 For 2017, domestic general government health expenditure was 3.16% of GDP in Peru, while it was 4.21% on average for Latin America and Caribbean countries (World Bank data social indicators, accessed on 24 October 2020). Per capita public health expenditure is also lower than other countries with similar development.

*Luxembourg Institute of Socio-Economic Research (LISER), Belval/Esch-sur-Alzette, Luxembourg, javier.olivera@liser.lu; and Pontificia Universidad Católica del Perú (PUCP), Lima, Peru, olivera.j@pucp.edu.pe

Nevertheless, the implementation of these social policies faced important challenges due to structural weakness in the country and limited capacity to promptly deliver the help and to identify the households in most urgent need. In particular, the lack of nationwide updated registers of households and their socioeconomic situation and the low level of financial inclusion (bank accounts and mobile-wallet ownership) were some of the main problems in reaching the most vulnerable people.² In the end, the government has spent (and will spend) significant resources on relief, but the health costs in terms of lives have been too high. Figure 1 shows the diverse mix of health costs and economic costs of the pandemic worldwide. Health costs are represented by the cumulative number of Covid19 deaths per million people, and economic costs are represented by estimated economic growth for 2020 according to the International Monetary Fund (IMF). Sadly, Peru is one the worst performers as the country has the highest health costs (only surpassed by the microstate of San Marino) and one of most negative economic growth rates.

Figure 1. Health costs and economic costs in various countries



Note: The vertical axis displays the real GDP growth estimated by the IMF for 2020 (as of October 2020), and the horizontal axis displays the cumulative confirmed Covid-19 deaths per million people. Each point represent one country. Red points represent Latin American countries. The dotted lines are the global averages. The data for GDP and population come from IMF statistics, and the data for cumulative Covid-19 deaths come from the WHO Coronavirus Disease (COVID-19) Dashboard.

Many of the challenges to containing the health and economic consequences of the pandemic are structural, while inequalities are more noticeably thanks to the disproportionate health and economic impact of the pandemic on the most vulnerable individuals. This has not been helped by the recent years of political crisis in Peru, which has distracted the government from implementing both urgent and long-term policies.³ The remainder of

- 2 In 2017, 42.6% of Peru's population aged 15 and over had an account with a financial institution or a mobile money-service provider, according to the Global Financial Inclusion Database of the World Bank.
- 3 The president Pedro Pablo Kuczynski – elected for the period 2016–2021 – survived a first parliamentary impeachment process in December 2017 over the Odebrecht corruption scandal, but resigned in March 2018 prior to a near-certain second impeachment. Vice-President Martin Vizcarra took charge, continuing a difficult and non-cooperative relationship with parliament over the next months, which finally led to the constitutional closure of parliament in September 2019 and a call for parliamentary elections to complete the legislative period January 2020 to July 2021. The new parliament attempted to impeach president Vizcarra on September 2020. It was close to doing so, but a series of political events days after the start of the impeachment process (e.g. the President of Parliament called some army chiefs, which was interpreted as an old-style way of instigating a coup d'état) triggered a change in the positions of some important political parties. Eventually, President Vizcarra was impeached on 9 November, and Manuel Merino – who was President of Parliament and one of the main instigators of the impeachment – was appointed as the new president on 10 November. However, the way Merino took the presidency was viewed as illegitimate by society, including strong negative reactions to a cabinet composed of conservative politicians. Merino was forced to resign on 15 November due to massive social protests in several regions and police repression that led to two young students being killed and several

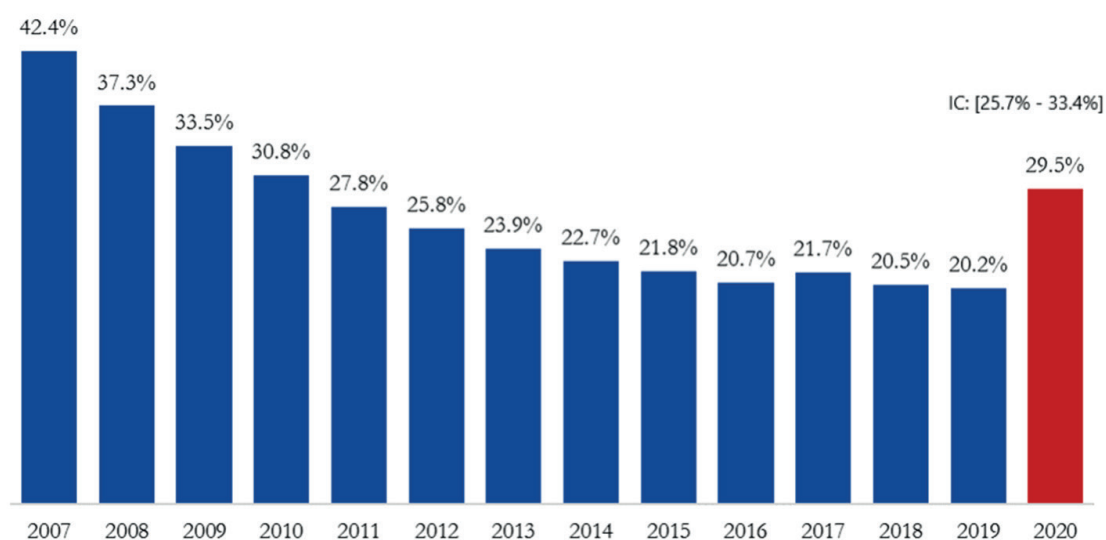
this chapter will present and discuss the inequalities observed in the impact of the pandemic, the government's main policy answers and a note on how some of these solutions can jeopardize old-age security.

EXACERBATED INEQUALITIES

According to three waves of phone interviews carried out by the World Bank in Peru between May and July 2020 (World Bank 2020b), about 30% of individuals mentioned having lost their job in May, while around 15% stated the same in July. The reduction in income has been very high. About 80% of the households surveyed in the May wave reported a decrease in family income, and half of them indicated a drop in their income in the July wave. On a more positive note, food insecurity and lack of access to health services have decreased since May. However, the results also show that in one in five households an adult skipped a meal due to lack of economic resources during the last month, and some household members did not have a necessary medical consultation in one in four households. Given the closure of schools and the implementation of online and/or broadcasted classes, access to internet and TV signals plays a key role in students' participation in the school system. The lack of connectivity of the most vulnerable households is a major barrier to accessing education. The July wave of the survey found that the lack of connectivity was a very important reason for explaining why pupils did not participate in distance education, especially in homes where adults have low educational levels.

The pandemic has heavily affected the most vulnerable people, in particular poor families who survive as day laborers in low-productivity activities, and informal sector workers. Indeed, the nationwide lockdown and business closures implied that these workers faced significant difficulties in fulfilling their basic needs. The lack of safety nets and social protection in these activities is a structural limitation to shield these persons from economic crisis. Before the pandemic, monetary poverty rates were falling, but this trend will change. Figure 2 displays the development of the headcount poverty ratio since 2007. Since 2015, this indicator was fluctuating around 20–22%, but estimations by Lavado and Liendo (2020) indicate a sharp increase to 29.5% (a similar level as for 2010–2011), i.e. 3.1 million Peruvians will become poor in 2020. Figure 3 shows how the income and poverty distribution across the population has changed between 2019 and 2020. There is a marked increase in the proportion of vulnerable people and a reduction in the size of the middle class. This rapid economic deterioration in the middle class suggests that years of sustained economic growth in Peru did not lead to a stable middle class, as has sometimes been highlighted (Ferreira et al. 2013).

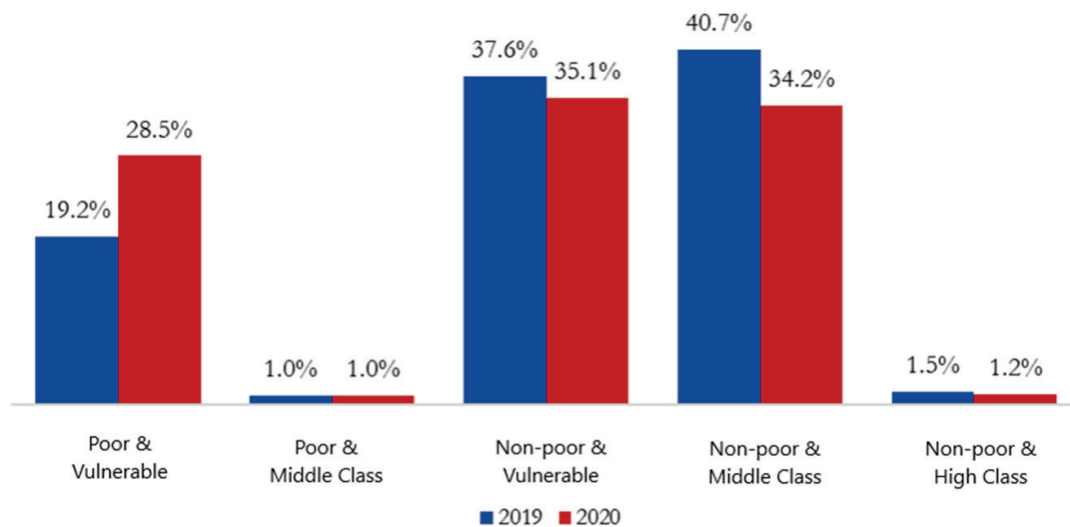
Figure 2. Figure 2: Headcount poverty ratio



Source: Lavado and Liendo (2020). The figure shows the headcount poverty ratios using official poverty lines.

people injured. Congressman Francisco Sagasti was elected President of Parliament and then, following constitutional rules, was appointed President of Peru on 17 November. While the general presidential and parliamentary elections are scheduled for April 2021, the elected politicians will take office in July 2021.

Figure 3. Distribution of population by poverty and income levels



Source: Adapted from Lavado and Liendo (2020). The figure shows the distribution of population according to groups combining headcount poverty ratios ("Poor" and "Non-poor") and income levels ("Vulnerable", "Middle-Class", "High-class"). The authors define "Vulnerable" as households with a per capita income of up to USD 12.40 daily, while "Middle-class" and "High-class" are households whose per capita income is USD 12.40 – USD 62 and more than USD 62, respectively.

The deterioration in the labor market has been severe. Table 1 reports changes in percentages and levels of labor status and types of occupations between the second quarters of 2019 and 2020. The share of unemployment increased from 3.7% in 2019 to 8.4% in 2020, while the share of inactive people has experienced a sharp increase from 27.9% to 50.4%. This means that the employed population dropped by about 6 million people. The distribution of occupations has also experienced significant changes. In particular, the share of unpaid family workers has increased from 14.3% to 23.7%. According to Gamero and Perez (2020), the largest increases in the rate of unemployment were for men, persons between 25 to 44 years of age and people with no higher education. The decrease in the employed population was higher in urban areas (-49.0%) than in rural areas (-6.5%), and it mostly occurred in the construction (-67.9%), manufacturing (-58.2%), services (-56.6%) and commerce (-54.5%) sectors.

Table 1. Labor market effects

	2019 %	2020 %	2019 level (000's)	2020 level (000's)
Labor status:				
Employed	68.4	41.2	16,963	10,387
Unemployed	3.7	8.4	927	2,111
Inactive	27.9	50.4	6,916	12,692
Total	100.0	100.0	24,806	25,190
Main occupation:				
Employer	3.9	1.6	702	180
Self-employed	34.2	35.6	6,180	3,991
Employee (office employee)	26.0	22.0	4,703	2,465
Employee (worker)	18.9	15.6	3,418	1,750
Unpaid family worker	14.3	23.7	2,578	2,653
Domestic worker	2.3	1.0	416	110
Other	0.4	0.5	70	50
Total	100.0	100.0	18,067	11,199

Note: The data come from the National Household Survey (Encuesta Nacional de Hogares, ENAHO) for the second quarters of 2019 and 2020. Labor status is measured for the working age population, which is 14 years and over in Peru. Own estimations.

The spread of the virus hit low-income households hard due to a mix of low financial inclusion, poor living standards, and their consumption patterns. The distribution of cash transfers from the government (detailed in next section) to the most vulnerable individuals required that they had bank accounts, but this is at a low level in Peru, particularly among poorer households (see Ñopo 2020). Thus, many recipients had to stand in long queues at banks to receive financial help, therefore increasing their risk of contagion. Markets were also an important source of contagion in Peru, and they were closed down too late. Unfortunately, banning shopping in markets proved to hit the poor severely. Low-income families buy groceries mostly in markets on a daily basis due to their volatile incomes, but also due to cultural reasons as families use fresh ingredients for cooking. Furthermore, the lack of refrigerators at home is also an important limitation to buying fresh ingredients less frequently and storing them properly. According to Ñopo (2020), only half of all Peruvian households have refrigerators, while this figure is only 25% among the households placed in the lowest income quintile. The incidence of Covid-19 deaths has also been higher in low socioeconomic status districts and in those with high prevalence of other infection diseases such as tuberculosis (Ojo Publico 2020).

THE GOVERNMENT'S SOCIAL POLICY RESPONSE

In Peru, safety nets are mostly based on means-tested benefits and conditional cash transfers, and are oriented towards poverty relief. Social protection coverage is low due to the large informal sector (about one quarter of the labor force is covered), and there are no conventional protective mechanisms such as unemployment insurance, family allowances or universal social assistance. Thus, any initiative to deliver monetary and in-kind transfers to the vast number of families facing economic hardship was destined to be a huge challenge. Bearing in mind these limitations, however, Peru's strong fiscal position has allowed for a doubling of the amount of cash transfers from 2019 to 2020 in order to help with economic relief.

The government's response is divided into (i) measures to mitigate the adverse consequences of the pandemic and (ii) policies to stimulate the economy. The government plans to spend PEN 50.94 billion (7.3% of GDP) on the first type of measures, and PEN 87.53 billion (12.6% of GDP) on the second type.⁴ This is an aggressive relief and fiscal stimulus program, summing to about 20% of GDP, which will be spent between 2020 and 2021. The government's main response to mitigating the economic consequences of the pandemic on the living standards of the population has been the implementation of lump sum cash and in-kind transfers to households for various groups of recipients. The planned budget for these transfers sums to PEN 31.97 billion, i.e. 4.6% of GDP (See Table 2).

Table 2. Table 2: Public expenditure by the Covid-19 economic plan

	Planned for 2020		Implemented (as of 25 Sep)	
	PEN billion	% GDP	PEN billion	% implemented
Salaries	0.53	0.1%	0.30	56.1%
Goods and services	11.26	1.6%	2.70	24.0%
Transfers	17.26	2.5%	7.07	41.0%
Gross capital formation	2.34	0.3%	0.26	10.9%
Other capital expenditures	0.58	0.1%	0.59	100.8%
Total	31.97	4.6%	10.91	34.1%

Source: Consejo Fiscal (2020).

The policies directed at stimulating the economy include a large program to guarantee loans to firms of different sizes, although it has mostly benefit large and medium-sized firms. The program, known as *Reactiva Peru* (Boosting Peru), seeks to ensure continuity in the payment chain, granting guarantees to companies so that they can obtain working capital loans, and thus meet their short-term obligations to their workers and suppliers of goods and services. The government, through the Ministry of Economy and Finance, guarantees the loans granted by banks and financial companies. The program began with PEN 30 billion in guarantees, but later the amount dou-

4 In December 2020 PEN 1.0 equaled USD 3.6 and EUR 4.4.

bled to reach PEN 60 billion. In the beginning, the policy faced a backlash due to the significant concentration of large firms among the recipients of the credits, so that the program was modified in order to prioritize access for micro-enterprises. Other programs designed to boost the economy were directed to specific sectors such as tourism and agriculture, including labor market activation policies like *Arranca Peru* (Starting up Peru).

It is worthwhile listing the types of social assistance delivered by the government (drawn from the revision of legal norms, Gentilini et al. 2020, and Chacaltana 2020). The Appendix contains the details of the norms, costs and timeframe of the policies.

— Bono Yo me quedo en casa

On 16 March, the government introduced the targeted lump sum transfer *Bono Yo me quedo en casa* (I Stay at Home Allowance) to households living in poverty or extreme poverty. The transfer amount is PEN 380 per household. The targeting is done by the National System of Household Targeting (SISFOH), which is based on a multidimensional household welfare index. According to regional cut-offs, SISFOH classifies households as 1) not poor, 2) not extremely poor, and 3) extremely poor. The goal for this first transfer was to reach about 2.7 million households at a cost of PEN 1.17 billion. Then, an additional payment of PEN 380 was approved on 21 April at a cost of PEN 922 million.

— Bono Independiente

On 27 March, the government introduced the targeted lump sum transfer *Bono Independiente* (Allowance for Self-employees) for self-employed workers living in vulnerable households who have not received the I Stay at Home allowances. The transfer amount is PEN 380 per household. The targeting is done by the Ministry of Labor. The policy was intended to reach about 0.78 million households at a cost of PEN 300 million. On 10 April, the government decreed a second payment of PEN 380 for this transfer at a cost of PEN 295 million.

— Food baskets

On 27 March, the government approved the delivery of food baskets to vulnerable households. Local governments were authorized to buy and deliver baskets of food (door-to-door) to households considered vulnerable in their districts at a cost of PEN 214 million. On 14 June, the government approved extra resources for the delivery of food baskets to vulnerable households in the regions of Lima Metropolitana and Callao, for an amount of PEN 89 million.

— Payroll subsidies

On 27 March, the government introduced subsidies to help fund part of the payroll of formal enterprises. The maximum threshold for the gross salary of employees is PEN 1,500. The amount of the subsidy cannot be larger than 35% of the salary bill, taking into account the mentioned cap per employee. The budgeted cost for this policy was PEN 600 million.

— Unpaid leave allowance

On 14 April, the government launched a bonus for workers whose jobs were temporally suspended (an unpaid leave scheme, *Suspension Perfecta de Labores*) because of the economic effects of the Covid-19 pandemic. The workers must be working in small enterprises (annual turnover less than PEN 645,000) and earn under PEN 2,400 gross per month. The bonus amount is PEN 760 for each month of unpaid leave with a ceiling of three months. The policy costs PEN 653 million.

Bono Rural

On 19 April, the government introduced the targeted lump sum transfer *Bono Rural* (Rural Allowance) to households living in rural areas and classified as poor or extremely poor by SISFOH. The transfer amount is PEN 760 per household and is directed to households that did not receive the allowances I Stay at Home or Self-employed Allowance. Social assistance benefits are largely targeted only to extremely poor households. This time the Rural Allowance is also given to non-extremely poor households that have not received previous allowances. Another condition is that the households must reside in rural areas. The transfer is intended to reach 1.1 million households at a cost of PEN 836 million.

Bono Familiar Universal

On 5 May, the government introduced the targeted lump sum transfer *Bono Familiar Universal* (Universal Family Allowance) of PEN 760 to households fulfilling the following criteria. The households 1) are classified as poor or extremely poor by SISFOH; or 2) are recipients of the conditional cash transfer program JUNTOS, or social pension program Pension 65, or social disability pension program CONTIGO; or 3) are not registered in public or private sector payrolls, except pensioners or workers in training. In addition, this allowance is only for households that did not receive the other allowances (I Stay at Home, Rural, and Self-employed Allowances) and no household member can earn more than PEN 3,000 a month. The cost of the policy is PEN 2.62 billion (including an additional payment approved on 4 August).

Bono Familiar Universal II

A second payment of PEN 760 under *Bono Familiar Universal* was decreed on 20 August. The requisites are as in *Bono Familiar Universal I*, but this time the allowance is more comprehensive and includes recipients of the other allowance types. The cost of this policy is PEN 6.66 billion and is destined for about 8.6 million households.

Bono Electricidad

On 27 June, the government introduced the *Bono Electricidad* (Electricity Voucher) for targeted residential users of the public electricity service (registered between March and December 2020). This is a one-time in-kind transfer capped at PEN 160. The payment is made directly from the government to the electricity companies. The voucher is given to households whose average electricity consumption was lower than 125 kWh/month between March 2019 and February 2020, and whose consumption was lower than 150 kWh a month during February and March 2020. The cost of the policy is PEN 828 million.

Interventions by the Minister of Inclusion and Social Development (MIDIS)

On 11 August, the government launched several interventions run by MIDIS: 1) temporary intervention for early childhood, 2) temporary support for strengthening child development, 3) temporary intervention for the productive development of rural and vulnerable households, and 4) ensuring the provision of support networks for the elderly with high risk and persons with severe disabilities. The costs of these policies for 2020 are PEN 281 million.

DRAINING SOCIAL SECURITY RESOURCES

Cash and in-kind transfers are not the only instruments set up by the government and parliament to ease the liquidity constraints on households. On 27 March, the government allowed workers to withdraw up to PEN 2,400 from their CTS accounts. The CTS (*Compensación por Tiempo de Servicios*) is comprised of compulsory deposits from the employer to an account owned by the employee (accrued at one salary per year), which can only be accessed after the end of a labor relationship. This is a sort of unemployment insurance scheme. Thus, this is not a

benefit provided by the government, but it is a policy giving flexibility to workers to withdraw their own deposits and ease their liquidity constraints.

Pension contributions for the month of April (10% of salary) were halted for workers affiliated to the Private Pension System (SPP). This is a system based on individual retirement accounts, so that the accumulation of pension wealth is strictly individual, there are no redistributive mechanisms nor government contributions. Thus, this is not a benefit provided by the government, but it is a policy providing liquidity to workers.

One of the most hotly debated issues in Peru is the pension system. The fact that the main scheme is based on individual capitalization accounts makes it 'easier' for politicians to allow individuals to withdraw from their pension pots to finance expenses other than pensions.⁵ The goal of pension funds is to provide the resources for financing a livelihood during retirement, but such early withdrawals can severely compromise this aim. While the government allowed individuals (who did not contribute for the last six months) to withdraw up to PEN 2,000 from their pension pots, parliament went further and allowed withdrawals of 25% of the pension balance up to a limit of PEN 12,900. In addition, parliament set the minimum withdrawal amount at PEN 4,300, which means that some small pension pots may now be empty.⁶ The measures have resulted in a large withdrawal of PEN 24.26 billion (3.5% of GDP) between April and August (Peru21 2020).

Although withdrawals can ease liquidity problems for some households in the pandemic, there are two important problems. First, the pension balance is significantly reduced, particularly among workers with small pension pots, which will reduce their future pensions and therefore will jeopardize their old-age security. In contrast to other countries that have allowed pension fund withdrawals (notably, the Pension Freedoms scheme in the UK in 2015), Peru does not have a basic universal pension that could protect individuals from falling into poverty in old age. This has been a risky measure and its consequences will be more evident in the future. Second, the policy of pension fund withdrawals has not necessarily benefited the households suffering more hardship. The design of the intervention is such that any individual can withdraw, regardless of the size of their pension pot and their poverty conditions. Indeed, anecdotal evidence in the media suggests that there was an increase in sales of high-end products such as TVs (La Tercera 2020). Peru was not the only country allowing these withdrawals during the pandemic. Chile has also allowed extracting 10% of the pension pot, while Colombia, Bolivia and El Salvador are discussing the feasibility of this policy.

CONCLUSION

The history of Peru in the pandemic is a sad one. The country has the largest health costs in terms of the relative number of lives lost worldwide and has one of the most severely hit economies, with estimations indicating a sharp decrease of 14% in economic growth. Millions of people have lost their jobs and have moved temporarily to inactivity or to unpaid family jobs. The burden of the health and economic effects of the pandemic have not been equally distributed across the population. Vulnerable households have been hit hard, in particular families who survive on jobs in the informal sector with daily wages and volatile incomes. Enforced national lockdowns meant a drastic cut in incomes and hunger for this population. The government's policy response has been to launch various types of cash and in-kind transfers. Unfortunately, the implementation of these initiatives faced important challenges due to the country's structural weakness and limited capacity to deliver help promptly and to identify the households in most urgent need.

5 Peru has a parallel pension system, i.e. workers can enroll in the public pension system (SNP), which is a pay-as-you-go system, or in the private system (SPP), which is a system of individual retirement accounts. As of December 2019, there were 3.04 and 1.60 million active contributors in the SPP and SNP, respectively, which represents 17% and 9% of the labor force. Affiliates from SNP can move to SPP, but the other direction is not permitted. In addition, there is a non-contributory pension program (Pension 65) providing pensions to individuals aged 65 and over who are also extremely poor (according to an official targeting welfare index, SISFOH) and do not have a pension from the contributory pension system. This transfer is received by 20% of the population aged 65 and over.

6 According to own estimations based on a random and representative sample from SPP registers as of December 2019, there are potentially 2.8 million pension pots that could run to zero if all eligible individuals withdraw the maximum possible amount. This represents 40% of total SPP affiliates.

A challenge revealed by the pandemic for the effectiveness and promptness of social policy has been the alarmingly low level of financial inclusion of the population, particularly among the poor. People with no bank account or mobile wallet had to queue at banks to receive the government transfers, creating a high-risk environment for contagion.

Social investment has been low in Peru, implying a perpetuation of structural inequalities and inequality of opportunities through low quality public education and an underfunded health system. The country has benefited from the continued economic growth experienced during the last 20 years, but has not invested enough in health, education or pensions. This is one of the main reasons explaining the early collapse of the public healthcare system in the wake of the pandemic.

At least the country has accumulated savings (although at the expense of social investments) and has stable macroeconomic fundamentals, which has allowed the government to finance its response to the crisis generated by the pandemic. Indeed, in November 2020 Peru was able to obtain favorable terms for long-term bonds, including for the first time a 100-year bond. Thus, the country can still manage its debt and try to boost its badly hit economy.

REFERENCES

- Chacaltana, J. (2020). Rapid response to COVID-19 under high informality? The case of Peru. ILO Note. International Labour Organization. 25 May 2020.
- Consejo Fiscal (2020). Análisis del Marco Macroeconómico Multianual 2021-2024. Reporte técnico N° 005-2020-CF/ST.
- ECLAC (2019) Social Panorama of Latin America, 2019. Economic Commission for Latin America and the Caribbean (ECLAC), (LC/PUB.2019/22-P/Rev.1), Santiago, 2019.
- Ferreira, F. H. G., Messina, J., Rigolini, J., López-Calva, L.F., Lugo, M.A, Vakis, R. (2013). *Economic Mobility and the Rise of the Latin American Middle Class*. Washington, DC: World Bank.
- Gamero, J., Pérez, J. (2020). Nota técnica país. Perú: Impacto de la COVID-19 en el empleo y los ingresos laborales. Organización Internacional del Trabajo.
- Gentilini, U., Almenfi, M., Dale, P., Lopez, A. V., Zafar, U. (2020). Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures "Living paper" version 12 (10 July 2020).
- La Tercera (2020). Retiro del 10%: Zaldívar dice que espera que dinero sea usado en bienes de primera necesidad y no en televisores "plasma" como se vio en Perú. La Tercera site, published on 05 August 2020. <https://www.latercera.com/pulso/noticia/retiro-del-10-zaldivar-espera-que-dinero-sea-usado-en-bienes-de-primera-necesidad-y-no-para-comprar-televisores-plasma-como-se-vio-en-peru/PILFCMSD7VE5XFZJNPIGAP6JXU/>
- Lavado, P., Liendo, C. (2020). Covid-19, pobreza monetaria y desigualdad. Foro Económico, 29 May 2020. <http://focoeconomico.org/2020/05/29/covid-19-pobreza-monetaria-y-desigualdad/>
- Ñopo, H. (2020) ¿Que tenemos en casa? Los activos de los peruanos. Foro Económico, 13 June 2020. <http://focoeconomico.org/2020/06/13/que-tenemos-en-casa-los-activos-de-los-peruanos/>
- Ojo Público (2020). Distritos más impactados por la Covid-19 son también los más afectados por tuberculosis. Ojo Público site, 23 August 2020. <https://ojo-publico.com/2024/covid-19-y-tuberculosis-afectan-distritos-con-mas-pobreza>
- Peru21 (2020). Afiliados a las AFP retiraron S/24,263 millones con leyes del Gobierno y Congreso. Peru21 site, published on 17 August 2020. <https://peru21.pe/economia/afiliados-a-las-afp-retiraron-un-total-de-s-24263-millones-con-leyes-del-gobierno-y-congreso-nndc-noticia/>
- Roemer, J. E. (1998). *Equality of Opportunity*. Cambridge, MA and London: Harvard University Press.
- Vázquez-Rowe, I., Gandolfi, A. (2020). Peruvian efforts to contain COVID-19 fail to protect vulnerable population groups. *Public Health in Practice* 1, November 2020, 100020.
- World Bank (2020a). The cost of staying healthy. Semiannual report of the Latin America and the Caribbean region. October 2020. Washington.
- World Bank (2020b). Crisis por el coronavirus aumentó las desigualdades en el Perú. Comunicado de Prensa 08.09.2020 (accessed on 24 Oct. 2020). <https://www.bancomundial.org/es/news/press-release/2020/09/08/crisis-por-el-coronavirus-aumento-las-desigualdades-en-el-peru>

APPENDIX 1: SOCIAL POLICY DEVELOPMENTS IN RESPONSE TO COVID-19 BY POLICY AREA (PERU, JANUARY–SEPTEMBER 2020)

	Policy Area	Pensions	Healthcare	Long-term care and disability	Labor market	Education
(1)	Have there been any significant legislative reforms in the indicated policy area during the indicated time period?	Yes	Yes	No	Yes	Yes
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	Yes	Yes	N/A	Yes	Yes
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	No	Don't know	N/A	No	Don't know
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	N/A	N/A	N/A	N/A	N/A
	Policy Area	Family benefits	Housing	Social assistance	Other* (taxation)	
(1)	Have there been any significant legislative reforms in the indicated policy area during the indicated time period?	No	Yes	Yes	Yes	
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	N/A	Yes	Yes	Yes	
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	N/A	No	No	No	
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	N/A	N/A	N/A	N/A	

* Legislative reforms in other policy areas explicitly aimed at social protection, e.g. food subsidies or tax cuts aimed at social protection.

APPENDIX 2: SOCIAL POLICY LEGISLATION IN RESPONSE TO COVID-19 (PERU, JANUARY–SEPTEMBER 2020)

Note: This appendix covers all major national social policy legislation published between 1 January 2020 and 30 September 2020.

Law 1		
(1)	Number of law	Emergency Decree N° 027-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 027-2020
(3)	Name of law (English)	Additional measures to strengthen the health surveillance and response system against Covid-19 in the national territory and to reduce its impact on the Peruvian economy
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	16 March 2020
(6)	Date of law's publication	16 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	

Law 1: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Introduction of a targeted lump sum transfer (<i>Bono Yo Me Quedo en Casa</i> , I Stay at Home Allowance) to households living in poverty or extreme poverty. The transfer amount is PEN 380 per household. The targeting is done by the National System of Household Targeting (SISFOH), which is based on a multi-dimensional household welfare index. According to regional cut-offs, SISFOH classifies households as 1) not poor, 2) not extremely poor, and 3) extremely poor.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the I Stay at Home Allowance is also given to households classified as not extremely poor.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance

Law 1: Component 1		
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 1,170,250,340
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 380 per household. The goal was to reach about 2.7 million households
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 2		
(1)	Number of law	Emergency Decree N° 044-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 044-2020
(3)	Name of law (English)	Emergency Decree extending the measures provided in the Emergency Decree no. 027-2020 for the economic protection of vulnerable households to the risk of spread of Covid-19
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	21 April 2020
(6)	Date of law's publication	21 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 2: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	This is a second targeted lump sum payment under <i>Bono Yo Me Quedo en Casa</i> to households living in poverty or extreme poverty. This complements the first one. The transfer amount is again PEN 380 per household.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the I Stay at Home Allowance is also given to households classified as not extremely poor. This second allowance complements the first one.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable

Law 2: Component 1		
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 921,858,820
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 380 per household. The goal was to reach about 2.7 million households
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3		
(1)	Number of law	Emergency Decree N° 033-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 033-2020
(3)	Name of law (English)	Emergency Decree establishing measures to reduce the economic impact of the preventive measures against the risks of spread of Covid-19 established in the declaration of National State of Emergency
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	27 March 2020
(6)	Date of law's publication	27 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	Yes
(12)	If (11) yes, how many distinct social reform components did it contain?	5

Law 3: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Targeted lump sum transfer called <i>Bono Independiente</i> (Allowance for Self-employed workers) for self-employed workers living in vulnerable households and that have not received the I Stay at Home allowances. The transfer amount is PEN 380 per household. The targeting is done by the Ministry of Labor.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the Self-employed Allowance is given to vulnerable households that have not received the I Stay at Home Allowances. The Ministry of Labor performs the targeting.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 300,666,200
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 380 per household, which means that the policy seeks to reach about a total of 780,000 households
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3: Component 2		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Delivery of food baskets to vulnerable households. This component authorizes local governments to buy and deliver baskets of food to households considered vulnerable in their districts.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. These food baskets are given to vulnerable households by local government.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a one-time and in-kind transfer
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable

Law 3: Component 2		
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a one-time and in-kind transfer
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a one-time and in-kind transfer, it has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 213,650,000
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	Local governments are in charge of buying the food baskets and delivering them door-to-door to vulnerable households.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3: Component 3		
(13)	Policy Area	Labor market
(14)	Brief description of reform component (max. 300 words)	Payroll subsidies. The government subsidizes part of the payroll of formal enterprises. The maximum threshold for the gross salary of employees is PEN 1,500. The amount of the subsidy cannot be larger than the 35% of the salary bill, taking into account the mentioned cap per employee.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	This measure was set up for one month's payroll
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional measure
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is an exceptional measure
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional measure to alleviate payroll cost to enterprises
(29)	Estimated cost of reform in 2020 (national currency)	PEN 600,000,000
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3: Component 4		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component (max. 300 words)	Workers can withdraw up to PEN 2,400 from their CTS accounts. The CTS (<i>Compensación por Tiempo de Servicios</i>) is comprised of compulsory deposits from the employer to an account owned by the employee (one salary per year), which can only be accessed after the end of a labor relationship. This is a sort of unemployment insurance scheme. Thus, this is not a benefit provided by the government, but it is a policy giving flexibility to workers to cash in their own deposits and ease their liquidity constraints.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(29)	Estimated cost of reform in 2020 (national currency)	0
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3: Component 5		
(13)	Policy Area	Pensions
(14)	Brief description of reform component (max. 300 words)	For the month of April, employees' pension contributions (10% of salary) are halted. This only applies to employees affiliated to the Private Pension System (SPP). This is a system based on individual retirement accounts, so the accumulation of pension wealth is strictly individual, there are no redistributive mechanisms nor government contributions. Thus, this is not a benefit provided by the government, but it is a policy giving flexibility to workers to cash in their own pension funds and ease their liquidity constraints.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.

Law 3: Component 5		
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(29)	Estimated cost of reform in 2020 (national currency)	0
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 4		
(1)	Number of law	Emergency Decree N° 036-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 036-2020
(3)	Name of law (English)	Emergency Decree establishing additional measures to reduce the economic impact of compulsory isolation and immobility on vulnerable households, and to guarantee the functioning of health services in the face of the consequences of Covid-19
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	10 April 2020
(6)	Date of law's publication	10 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 4: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Extends the first targeted lump sum transfer called <i>Bono Independiente</i> (Allowance for Self-employed workers) for self-employed workers living in vulnerable households and that have not received the I Stay at Home allowances. The transfer amount is PEN 380 per household. The targeting is done by the Ministry of Labor.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable

Law 4: Component 1		
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the "Self-employed Allowance" is given to vulnerable households that have not received the I Stay at Home allowances. The Ministry of Labor performs the targeting.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 294,929,780
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 380 per household, which means that the policy seeks to reach about a total of 780,000 households.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 5		
(1)	Number of law	Emergency Decree N° 042-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 042-2020
(3)	Name of law (English)	Emergency Decree establishing extraordinary measures to reduce the economic impact of Covid-19 on rural households that are poor or extremely poor
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	19 April 2020
(6)	Date of law's publication	19 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 5: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Introduction of a targeted lump sum transfer (<i>Bono Rural</i> , Rural Allowance) to households living in rural areas and classified as poor or extremely poor by SISFOH. The transfer amount is PEN 760 per household and is directed to households that did not received the allowances I Stay at Home or Self-employed Allowance
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the Rural Allowance is also given to non-extremely poor households that have not received previous allowances. Another condition is that the households must reside in rural areas.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 836,180,640
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 760 per household, which means that the policy seeks to reach a total of about 1.1 million households.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 6		
(1)	Number of law	Emergency Decree N° 052-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 052-2020
(3)	Name of law (English)	Emergency Decree establishing extraordinary measures to reduce the economic impact on households affected by the measures of nationwide compulsory isolation and immobility
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	05 May 2020
(6)	Date of law's publication	05 May 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes

Law 6		
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 6: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Introduction of a targeted lump sum transfer (<i>Bono Familiar Universal</i> , Universal Family Allowance) of PEN 760 to households fulfilling these eligibility criteria: (1) are classified as poor or extremely poor by SISFOH, or (2) are recipients of the conditional cash transfer program JUNTOS, or social pension program Pension 65, or social disability pension program CONTIGO, or (3) are not registered in public or private sector payrolls, except pensioners or workers in training. In addition, this allowance is only for households that did not receive the other allowances (I Stay at Home, Rural, and Self-employed allowances) and no household member earns more than PEN 3,000 a month.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extremely poor households. This time the Universal Family Allowance is also given to non-extremely poor households and other vulnerable groups. Importantly, higher income households are ineligible.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 2,618,105,540
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law

Law 6: Component 1		
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 760 per household. The total cost includes the initial cost of PEN 1,226,802,800 mentioned in D.U. 052-2020, plus an additional transfer of PEN 1,391,302,740 mentioned in D.S. 214-2020-EF (4 August 2020).
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 7		
(1)	Number of law	Emergency Decree N° 098-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 098-2020
(3)	Name of law (English)	Emergency Decree establishing extraordinary and additional measures to reduce the negative economic impact on households affected by the measures of nationwide compulsory isolation and immobility
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	20 August 2020
(6)	Date of law's publication	20 August 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 7: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Introduction of the second targeted lump sum transfer (<i>Bono Familiar Universal</i> , Universal Family Allowance) of PEN 760 to households fulfilling these eligibility criteria: (1) are classified as poor or extremely poor by SISFOH, or (2) are recipients of the conditional cash transfer program JUNTOS, or social pension program Pension 65, or social disability pension program CONTIGO, or (3) are not registered in public or private sector payrolls, except pensioners or workers in training. In addition, this allowance is only for households where no member earns more than PEN 3,000 a month.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a lump sum
(18)	Note on (15)-(17) (max. 200 words)	Social assistance benefits are largely targeted only to extreme poor households. This time the Universal Family Allowance is also given to non-extremely poor households and other vulnerable groups. Importantly, higher income households are ineligible. This is the second lump sum of the Universal Family Allowance.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable

Law 7: Component 1		
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and lump sum allowance
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and lump sum allowance
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and lump sum allowance. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 6,644,102,397
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The lump sum is PEN 760 per household. This is the second lump sum and includes all the households registered as recipients in previous allowances (approximately 8.6 million households). This is why the cost is much higher (PEN 6.66 billion)
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 8		
(1)	Number of law	Legislative Decree N° 1465
(2)	Name of law (original language)	Decreto Legislativo N° 1465
(3)	Name of law (English)	Legislative Decree establishing measures to ensure the provision of educational services in the framework of the preventive measures taken by the government to contain the risk of spreading Covid-19
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	19 April 2020
(6)	Date of law's publication	19 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Legislative Decrees on certain topics and for a specific time window. This permission is granted by parliament.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 8: Component 1		
(13)	Policy Area	Education
(14)	Brief description of reform component (max. 300 words)	Purchase of tablets with internet connection for public educational institutions (public schools and universities), both for students and teachers. There will be 719,000 tablets for students of primary (4th, 5th and 6th grade) and secondary (all grades) schools in rural areas; as well as 123,780 tablets for students in poor urban areas. On the other hand, public universities will receive PEN 31 million for internet services and computers/laptops for students living in poverty and economically vulnerable conditions.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and one-time in-kind benefit
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and one-time in-kind benefit
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and one-time in-kind benefit. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 821,000,000
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The cost includes PEN 31 million for public universities
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 9		
(1)	Number of law	Supreme Decree N° 116-2020
(2)	Name of law (original language)	Decreto Supremo N° 116-2020
(3)	Name of law (English)	Authorize changes in the Public Sector Budget for the Fiscal Year 2020 in favor of the Ministry of Education in order to fund scholarships to ensure the continuation of higher education studies
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	23 May 2020
(6)	Date of law's publication	23 May 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable

Law 9		
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Supreme Decrees without discussion in parliament. However, parliament exercises control over these regulations.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 9: Component 1		
(13)	Policy Area	Education
(14)	Brief description of reform component (max. 300 words)	Introduction of scholarships for higher education students in order to continue their studies. The goal is to help students whose economic situation worsened due to the Covid-19 pandemic and who are at risk of stopping their studies.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and one-time in-kind benefit (scholarships)
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and one-time in-kind benefit
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and one-time in-kind benefit. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 80,000,000
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 10		
(1)	Number of law	Emergency Decree N° 068-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 068-2020
(3)	Name of law (English)	Emergency Decree providing additional measures to deliver additional food care to individuals living in vulnerable conditions in the framework of the health emergency of Covid-19
(4)	Date of first parliamentary motion	Not Applicable

Law 10		
(5)	Date of law's enactment	14 June 2020
(6)	Date of law's publication	14 June 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 10: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Delivery of food baskets to vulnerable households in the regions of Lima Metropolitana and Callao
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is an in-kind benefit
(18)	Note on (15)-(17) (max. 200 words)	Click to enter your text.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and one-time in-kind transfer
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and one-time in-kind transfer
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and in-kind benefit. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 88,890,453
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	Click to enter your text.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 11		
(1)	Number of law	Emergency Decree N° 074-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 074-2020
(3)	Name of law (English)	Emergency Decree that implements the Electricity Voucher (<i>Bono Electricidad</i>) to favor targeted public electricity service users
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	27 June 2020
(6)	Date of law's publication	27 June 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 11: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	Granting of the Electricity Voucher (<i>Bono Electricidad</i>) for targeted residential users of the public electricity service (registered between March and December 2020). This is a one-time in-kind transfer capped at PEN 160. The payment is made by the government to the electricity companies. The voucher is given to households whose average electricity consumption was lower than 125 kWh/month between March 2019 and February 2020, and whose consumption was lower than 150 kWh a month during February and March 2020.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	It is a one-time in-kind transfer
(18)	Note on (15)-(17) (max. 200 words)	Click to enter your text.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a new and one-time in-kind transfer
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	This is a new and one-time in-kind transfer
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This is a new and one-time in-kind transfer. This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 827,796,496
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law

Law 11: Component 1		
(33)	Note (29)-(31) (max. 200 words)	Click to enter your text.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 12		
(1)	Number of law	Emergency Decree N° 095-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 095-2020
(3)	Name of law (English)	Emergency Decree that approves temporary interventions of the Ministry of Social Development and Inclusion (MIDIS) for the year 2020 in face of the Covid-19 pandemic
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	11 August 2020
(6)	Date of law's publication	11 August 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	Click to enter your text.

Law 12: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component (max. 300 words)	The funded interventions are: 1) temporary intervention for early childhood, 2) temporary support for strengthening child development, 3) temporary intervention for the productive development of rural and vulnerable households, and 4) ensuring the provision of support networks for the elderly with high risk and for persons with severe disabilities.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	4 months
(18)	Note on (15)-(17) (max. 200 words)	These interventions run for the remainder of 2020, from September to December
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	These are new fixed-term transfers
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	These are new fixed-term transfers
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	These are new fixed-term transfers, they have no impact on other social assistance benefits.

Law 12: Component 1		
(29)	Estimated cost of reform in 2020 (national currency)	A total of PEN 280,672,793. The intervention for early childhood is budgeted at PEN 24,526,902, the one for child development costs PEN 142,262,446, the intervention for the productive development of rural and vulnerable households costs PEN 80,000,000, and the intervention for the support networks for the elderly costs PEN 33,883,445.
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	Click to enter your text.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 13		
(1)	Number of law	Emergency Decree N° 038-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 038-2020
(3)	Name of law (English)	Emergency Decree to establish additional measures to mitigate the economic effects of Covid-19 caused both to employees and employers, and other measures
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	14 April 2020
(6)	Date of law's publication	14 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	Yes
(12)	If (11) yes, how many distinct social reform components did it contain?	2

Law 13: Component 1		
(13)	Policy Area	Labor market
(14)	Brief description of reform component (max. 300 words)	Introduction of a bonus for workers whose jobs were temporally suspended (an unpaid leave scheme, <i>Suspension Perfecta de Labores</i>) because of the economic effects of the Covid-19 pandemic. The workers must be working at small enterprises (annual turnover less than PEN 645,000) and earn under PEN 2,400 gross per month. The name of the bonus is <i>Prestación Económica de Protección Social de Emergencia ante la Pandemia del Coronavirus COVID-19</i> . The benefit amounts to PEN 760 for each month of unpaid leave with a ceiling of three months. The transfer is delivered by the Social Health Insurance.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	3 months
(18)	Note on (15)-(17) (max. 200 words)	The bonus can be paid only for up to 3 months
(19)	Change in generosity of existing benefits?	Not Applicable

Law 13: Component 1		
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	3
(22)	Note on (19)-(21) (max. 200 words)	Click to enter your text.
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Fix-term
(25)	If fix-term, duration in months	3 months
(26)	Note on (23)-(25) (max. 200 words)	This is a new bonus for workers in small firms on unpaid leave, and is paid for a maximum of three months.
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	This has no impact on other social assistance benefits.
(29)	Estimated cost of reform in 2020 (national currency)	PEN 652,510,920
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	This bonus is PEN 760 per worker, it can be received for up to three months.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	to a large degree

Law 13: Component 2		
(13)	Policy Area	Pensions
(14)	Brief description of reform component (max. 300 words)	Workers from small enterprises on unpaid leave (<i>Suspension Perfecta de Labores</i>) and earning under PEN 2,400 gross per month can withdraw up to PEN 2,000 from their individual pension funds. These funds are accumulated exclusively by the individuals, there are no contributions from the employer and/or the government. Thus, this is not a benefit provided by the government, it is a policy seeking to ease liquidity constraints. The D.U. N° 034-2020 had already provided the option to withdraw from the pension pot but only if the individual had not contributed during the previous six months.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(29)	Estimated cost of reform in 2020 (national currency)	0
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other

Law 13: Component 2		
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 14		
(1)	Number of law	Emergency Decree N° 034-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 034-2020
(3)	Name of law (English)	Emergency Decree to establish a withdrawal from the individual pension fund as a measure to mitigate the economic effects of compulsory social isolation, and other measures
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	01 April 2020
(6)	Date of law's publication	01 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	

Law 14: Component 1		
(13)	Policy Area	Pensions
(14)	Brief description of reform component (max. 300 words)	Workers who have not contributed to their individual retirement accounts during the last six months can withdraw up to PEN 2,000 from their individual pension funds. These funds are accumulated exclusively by the individuals, there are no contributions from the employer and/or the government. Thus, this is not a benefit provided by the government, it is a policy seeking to ease liquidity constraints.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.

Law 14: Component 1		
(29)	Estimated cost of reform in 2020 (national currency)	0
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 15		
(1)	Number of law	Emergency Decree N° 053-2020
(2)	Name of law (original language)	Decreto de Urgencia N° 053-2020
(3)	Name of law (English)	Emergency Decree granting a bonus to the staff of the Penitentiary Institute, National Program of Youth Centers, Ministry of Defense and Ministry of Home Affairs for complying with high-risk actions in the face of Covid-19, and other aspects
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	05 May 2020
(6)	Date of law's publication	05 May 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Emergency Decrees without parliamentary discussion.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	

Law 15: Component 1		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component (max. 300 words)	The bonus of PEN 720 is aimed at police officers (PNP), military and staff of the National Penitentiary Institute (INPE) who provided their services during the state of national emergency. People who comply with the Military Barracks Service also receive a bonus of PEN 300. The bonus benefited approximately 190,000 staff members.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is a one-time bonus
(23)	Introduction of new benefits?	Not Applicable

Law 15: Component 1		
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	Not Applicable
(29)	Estimated cost of reform in 2020 (national currency)	PEN 131,398,840
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 16		
(1)	Number of law	Legislative Decree N° 1464
(2)	Name of law (original language)	Decreto Legislativo N° 1464
(3)	Name of law (English)	Legislative Decree promoting economic recovery through incentives in housing programs
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	18 April 2020
(6)	Date of law's publication	18 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Legislative Decrees on certain topics and for a specific time window. This permission is granted by parliament.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	

Law 16: Component 1		
(13)	Policy Area	Housing
(14)	Brief description of reform component (max. 300 words)	An increase in the bonus (called BFH) given to families in the framework of the social housing program <i>Techo Propio</i> (Own House). The BFH for building on a self-owned plot increases from PEN 23,435 to PEN 25,800, while the BFH for buying a new house increases from PEN 34,400 to PEN 37,625. Furthermore, the requirement for a minimum amount of savings in a financial institution is halted until December 2020. The details of this policy are drawn from a lower rank law: RM 086-2020-VIVIENDA.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	The minimum savings requirement is halted until December 2020
(18)	Note on (15)-(17) (max. 200 words)	Click to enter your text.

Law 16: Component 1		
(19)	Change in generosity of existing benefits?	Expansion
(20)	Duration of generosity change?	Indefinite
(21)	<i>If fix-term</i> , duration in months	Click to enter your text.
(22)	Note on (19)-(21) (max. 200 words)	Click to enter your text.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	Not Applicable
(29)	Estimated cost of reform in 2020 (national currency)	No information
(30)	Estimated cost of reform in 2021 (national currency)	No information
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 17		
(1)	Number of law	Supreme Decree N° 007-2020-VIVIENDA
(2)	Name of law (original language)	Decreto Supremo N° 007-2020-VIVIENDA
(3)	Name of law (English)	Supreme Decree modifying the Rules of Law 29033 – Law creating the Good Payer Bonus – approved by Supreme Decree N° 003-2015-VIVIENDA and updating exceptionally and temporally the Good Payer Bonus
(4)	Date of first parliamentary motion	Not Applicable
(5)	Date of law's enactment	15 May 2020
(6)	Date of law's publication	15 May 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9) (max. 300 words)	The government can legislate with Supreme Decrees without discussion in parliament. However, parliament exercise control over these regulations.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	

Law 17: Component 1		
(13)	Policy Area	Housing
(14)	Brief description of reform component (max. 300 words)	There is an increase in the Good Payer Bonus (<i>Bono del Buen Pagador</i> , BBP) given to families in the framework of the housing program <i>Fondo Mivivienda</i> . This is financial aid provided by the state for the purchase of a home, which is used for the initial fee for the acquisition of a property. BBP is PEN 24,000 for properties valued at PEN 60,000–85,700, PEN 20,000 for properties valued at PEN 85,700–128,300, PEN 18,300 for properties valued at PEN 128,300–23,800 and PEN 10,000 for properties valued at PEN 213,800–316,800 (in this category PEN 6,800 comes from BBP and PEN 3,200 from a premium).
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Click to enter your text.
(18)	Note on (15)-(17) (max. 200 words)	Click to enter your text.
(19)	Change in generosity of existing benefits?	Expansion
(20)	Duration of generosity change?	Indefinite
(21)	If fix-term, duration in months	Click to enter your text.
(22)	Note on (19)-(21) (max. 200 words)	Click to enter your text.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	No
(28)	Note on (27) (max. 200 words)	Not Applicable
(29)	Estimated cost of reform in 2020 (national currency)	PEN 75,000,000
(30)	Estimated cost of reform in 2021 (national currency)	Click to enter your text.
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Law
(33)	Note (29)-(31) (max. 200 words)	The sources of the cost is Ministerial Resolution 219-2020-VIVIENDA
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 18		
(1)	Number of law	Law N° 31017
(2)	Name of law (original language)	Ley N° 31017
(3)	Name of law (English)	Law that establishes measures to alleviate the economic situation of families and to stimulate the economy in the year 2020
(4)	Date of first parliamentary motion	24 March 2020
(5)	Date of law's enactment	01 May 2020
(6)	Date of law's publication	01 May 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Yes
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable

Law 18		
(10)	Note on (7)-(9) (max. 300 words)	This law followed a heated debate about the feasibility and opportunity to allow people to withdraw from their pension fund pots. The government started allowing a withdrawal of PEN 2,000, and then parliament legislated to allow a higher amount (up to PEN 12,900).
(11)	Was this law a legislative package that contained multiple social reform components?	Yes
(12)	If (11) yes, how many distinct social reform components did it contain?	5

Law 18: Component 1		
(13)	Policy Area	Pensions
(14)	Brief description of reform component (max. 300 words)	Workers can withdraw up to PEN 12,900 from their individual pension funds. These funds are accumulated exclusively by the individuals, there are no contributions from the employer and/or the government. Thus, this is not a benefit provided by the government, it is a policy seeking to ease liquidity constraints. Previously, the government (D.U. N° 034-2020) had already provided the option to withdraw from the pension pots but only if the individual had not contributed during the previous six months. This time, the potential amount that can be cashed in is larger. In addition, the minimum possible withdrawal is PEN 4,300, which means that some small pension pots may run to zero.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Not Applicable
(18)	Note on (15)-(17) (max. 200 words)	Not Applicable
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	Not Applicable
(22)	Note on (19)-(21) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	Not Applicable
(26)	Note on (23)-(25) (max. 200 words)	Not Applicable
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27) (max. 200 words)	This is an exceptional one-time measure to ease liquidity constraints. It is not a public benefit.
(29)	Estimated cost of reform in 2020 (national currency)	0
(30)	Estimated cost of reform in 2021 (national currency)	0
(31)	National Currency Code (ISO 4217)	PEN 604
(32)	Source of cost estimation	Other
(33)	Note (29)-(31) (max. 200 words)	Not Applicable
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely